LAW OFFICES OF KENNETH L. BAUM LLC

167 Main Street
Hackensack, New Jersey 07601
(201) 853-3030
(201) 584-0297 Facsimile
kbaum@kenbaumdebtsolutions.com
Attorneys for Educational Credit Management Corporation

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

In re:	
MICHAEL OR ADIO	CASE NO. 13-10669 (JLG)
MICHAEL GRABIS,	CHAPTER 7
Debtor.	CHAFTER /
MICHAEL GRABIS,	
Plaintiff,	ADV. PRO. NO. 15-01420 (JLG)
v.	
NAVIENT SOLUTIONS, LLC, EDUCATIONAL CREDIT MANAGEMENT CORPORATION, and UNITED STATES DEPARTMENT OF EDUCATION,	Trial Date: February 25, 2022
Defendants.	

EDUCATIONAL CREDIT MANAGEMENT CORPORATION'S TRIAL WITNESS LIST

Educational Credit Management Corporation ("<u>ECMC</u>"), by and through its undersigned counsel, shall call the following witnesses at the trial of this matter:

- 1. Plaintiff, Michael Grabis
- 2. Kerry Klisch, Senior Litigation Specialist at Educational Credit Management Corporation.

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ECMC reserves the right to cross-examine any witnesses called by any other party.

Dated: February 15, 2022

Hackensack, New Jersey

LAW OFFICES OF KENNETH L. BAUM LLC
Attorneys for Educational Credit

By: /s/Kenneth L. Baum

Management Corporation

Kenneth L. Baum